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Attorney for Debtor,  
Fiona Graham

In Re:

**FIONA GRAHAM,**

Debtor.

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Case No. 18-11502/SLM

Judge: Stacey L. Meisel

Chapter 13

**CHAPTER 13 ATTORNEY'S CERTIFICATION IN OPPOSITION TO**

- CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**
- TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor(s), through their counsel, in the above-captioned Chapter 13 Proceeding hereby object(s) to the following:

1.  Motion for Relief from the Automatic Stay filed

by \_\_\_\_\_, creditor,

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_ m.

OR

Motion to Dismissed filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_, at \_\_\_\_ m.

Certification of Default filed by \_\_\_\_\_, creditor.

I am requesting a hearing be scheduled on this matter.

OR

Certification of Default filed by Standing Chapter 13 Trustee.

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons:

- Payments have been made in the amount of \$\_\_\_\_\_, but have not been account for. Documentation in support is attached hereto.
- Payments have not been made for the following reasons and the debtor proposes repayment as follows **(explain your answer)**:
- Other (explain your answer):** The debtor has advised that she used her tax refund to pay her case off. She will be providing my office with a copy of her tax return. This case is a 100% case. The debtor has further advised that she is in a 3 month pay back period with the mortgage company and her final payment on the forbearance arrears will be in May 2022. It is requested that the case be marked completed and that debtor should be permitted to move towards discharge.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

DATED: April 6, 2022

/s/ Virginia E. Fortunato, Esq.  
Attorney for Debtors

**NOTE:**

1. This form must be filed with the Court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the Court and served upon the Standing Chapter 13 Trustee and creditor within 14 days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.